

U.S. BANKRUPTCY COURT
DISTRICT OF OREGON

FILED

June 2, 2008

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.


U.S. Bankruptcy Judge

DC7 (12/6/07)

UNITED STATES BANKRUPTCY COURT
District of Oregon

In re
Shelby Dean Seale, xxx-xx-1709
Debtor(s)

) Case No. **08-30750-rld7**
)
) CHAPTER 7 ORDER RE: DISCHARGE;
) AND ORDER DISCHARGING TRUSTEE
) AND CLOSING CH. 7 "NO ASSET"
) ESTATE
)

It appearing that on 2/28/08 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); each timely filed written reaffirmation agreement was either rescinded or not approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

IT IS ORDERED that:

1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
2. The trustee's trust is discharged and relieved; the trustee's bond is cancelled and any surety thereon released from further liability thereunder, except any liability which may have accrued during the time such bond was in effect; this estate is closed; the case is closed; and the court shall retain jurisdiction over any adversary proceeding(s) pending at the time of closure.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0979-3
Case: 08-30750

User: admin
Form ID: DC7

Page 1 of 1
Total Served: 23

Date Rcvd: Jun 03, 2008

The following entities were served by first class mail on Jun 05, 2008.

db +Shelby Dean Seale, 2323 NW188th Ave. #1923, Hillsboro, OR 97124-7067
tr +Michael B Batlan, POB 3729, Salem, OR 97302-0729
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
82197130 Allied Data Corporation, 13111 Westheimer, Suite 400, Houston, TX 77077-5547
82197131 Arrow Financial Services, PO Box 1206, Oaks, PA 19456-1206
82197133 Arrow Financial Services L, 5996 W Touhy, Ave, Niles, IL 60714-4610
82197132 +Arrow Financial Services L, 8589 Aero Drive, Suite 600, San Diego, CA 92123-1722
82197136 Citibank, PO Box 469100, Escondido, CA 92046-9100
82197139 MBNA America, P.O.Box 15137, Wilmington, DE 19886-5137
82197140 MBNA America, P.O.Box 15102, Wilmington, DE 19886-5102
82197141 +Northland Group Inc., P.O.Box 390846, Minneapolis, MN 55439-0846
82197143 +Pacific Cascade Fed Credit Union, 1075 Oak Street, Eugene, OR 97401-3107
82197144 +Pacific Cascade Fed. Credit Union, 1155 Chambers, Eugene, OR 97402-3756
82197145 +Patrick J Layman, Atty, Bishop, White & Marshall, P.S., 720 Olive Way, Suite 1301,
Seattle, WA 98101-1834
82197146 Providence St. Vincent Medical Center, P.O.Box 3396, Portland, OR 97208-3396

The following entities were served by electronic transmission on Jun 04, 2008.

tr +EDI: QMBATLAN.COM Jun 04 2008 03:48:00 Michael B Batlan, POB 3729, Salem, OR 97302-0729
smg +EDI: ORREV.COM Jun 04 2008 03:48:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2553
82197134 +EDI: ARROW.COM Jun 04 2008 03:48:00 Arrow Financial Services LLC,
7301 North Lincoln Ave., Suite 220, Ave, Lincolnwood, IL 60712-1733
82197135 EDI: ARSN.COM Jun 04 2008 03:48:00 Associated Recovery Systems, P.O.Box 469046,
Escondido, CA 92046-9046
82197137 EDI: IRS.COM Jun 04 2008 03:48:00 Internal Revenue Service, P.O.Box 7125,
San Francisco, CA 94120-7125
82197138 +EDI: BANKAMER.COM Jun 04 2008 03:48:00 MBNA America, P.O.Box 15026,
Wilmington, DE 19850-5026
82197139 EDI: BANKAMER2.COM Jun 04 2008 03:48:00 MBNA America, P.O.Box 15137,
Wilmington, DE 19886-5137
82197140 EDI: BANKAMER2.COM Jun 04 2008 03:48:00 MBNA America, P.O.Box 15102,
Wilmington, DE 19886-5102
82197142 +EDI: ORREV.COM Jun 04 2008 03:48:00 Oregon Department of Revenue, 955 Center Street NE,
Salem, OR 97301-2553

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2008

Signature:

